Representative Kelli Linville

LOCAL AND STATE HEALTH RESOURCES

2-1-1

One easy number can help you find many local health resources and answer questions about community services. Simply dial **211**.

Whatcom County Health Department can help with children's medical and dental health, community health and much more. Visit their website at www.co.whatcom.wa.us/health, office at 509 Girard Street in Bellingham, or call (360) 676-6724 (after hours emergency number: (360) 715-2588).

In-Home and Long-term Care

Find an in-home or long-term care provider through the Home Care Quality Authority. Visit **www.hcqa.wa.gov** or call toll-free **(866) 580-HCQA (4272)**.

Prescription Drug Discount Card

A free prescription drug card allows any Washington resident, regardless of age or income, to save up to 60% on generic drugs and 20% on brand-name drugs. You can enroll on-line at www.rx.wa.gov or by calling (800) 913-4146.

Health Insurance Questions

To find an affordable insurance plan, prescription medicines, information about your current provider, and how to prevent insurance fraud and abuse, visit www.insurance.wa.gov/consumers/SHIBA_HelpLine or call (800) 562-6900.

Medical Assistance – Medicaid. Visit fortress.wa.gov/dshs/maa or call the Customer Support Center: (800) 562-3022.

If you are a veteran or low-income but not eligible for Medicaid, you might be eligible for affordable health care coverage through the Basic Health Plan, providing private health plans. Visit www.basichealth.hca.wa.gov or call (800) 660-9840 to learn more.

Alcohol and Substance Abuse Help

Visit www.dshs.wa.gov/dasa or call (800) 562-1240.

The state Department of Health has a searchable health care provider database that lists licenses, disciplinary actions and suspensions. They also offer health tips and alerts. Visit www.doh.wa.gov or call toll-free (800) 525-0127.

Whatcom Alliance for Healthcare Access, a nonprofit organization dedicated to ensuring access to healthcare services for all members of our community, offers free, confidential screenings and provides quality, impartial health care information to help individuals, families, business owners, and patient advocates. Call (360) 788-6594, M-F between 8:30-5:30.

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Representative Kelli Linville

42nd Legislative District

SMALL BUSINESS & HEALTH CARE GUIDE

Dear Friends and Neighbors:

Small businesses drive our state's economy. Businesses with 20 or fewer workers, earning \$3 million or less a year, make up 93 percent of businesses in the state. Many people contact me about improving the regulatory environment and the climate for small business to create and retain jobs. I believe in government efficiency and I work hard to make it easier for small businesses to succeed. If you have a small business or want to start one, I hope you find this guide helpful in navigating the state and federal government and developing a solid business plan.

I also hear from many of you about access to affordable health care. Part of this guide is devoted to health care resources in Whatcom County and the state. We do need to find solutions for the rising cost of health care. I believe we can find smart, balanced ways for individuals and businesses to access health care, and I will continue to work on this issue.

Please contact me, even when the Legislature is not in session. My local district office is now open and my legislative assistant and I are both available to help you. I can represent you best when I hear your ideas and opinions.

Sincerely,

Kelli Linville

State Representative, 42nd District

LOCAL AND STATE SMALL BUSINESS RESOURCES

Business.wa.gov is a one-stop online resource for small and large businesses. This website guides small business owners on

• Starting a business, including business registration requirements



- Licensing your business, getting a permit or inspection
- Hiring and managing employees
- Understanding and filing taxes and reports, including how to take advantage of tax incentives
- Growing a business, through grants and loans, market information, and tax incentives
- Changing business status
- Doing business with the state, through bidding opportunities and more
- Finding laws, rules, training, and business associations

You can also find more resources, such as export assistance and business site availability, at: www.choosewashington.com

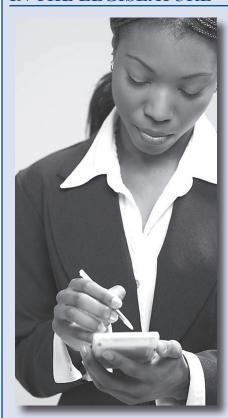
The **Office of Regulatory Assistance** provides direct assistance to businesses and individuals as they navigate complex state, local and federal environmental regulations. The ORA has expanded since I sponsored the bill to create it, but its mission remains: to simplify and improve regulatory systems. Visit **www.ora.wa.gov** to learn more, or contact ORA at **help@ora.wa.gov** or **1-800-917-0043**. Our regional contacts are Sheila Hosner and Zelma Zieman.

The **Small Business Development Center** in Bellingham is one of the best in the state. SBDC offers no-cost, one-to-one confidential customized business counseling and technical assistance to businesses in Whatcom County. Connected to Western Washington University, the SBDC also provides research services, financial analysis, and industry trends and outlooks. Learn more at **www.cbe.wwu.edu/sbdc** or contact the SBDC at **(360) 733-4014**, located at Bellingham Towers, 119 N. Commercial St., Suite 195.

State agencies with local offices:

- Labor & Industries: 1720 Ellis Street, Suite 200 in Bellingham, (360) 647-7300. Small Business Liaison: Ron Langley, 1-800-987-0145, www.lni.wa.gov/Main/SmallBusiness
- Department of Revenue (business licensing, tax information): 1904 Humboldt St, Suite A, Bellingham, (360) 676-2114, dor.wa.gov
- Employment Security Department (find employees, research): 1904 Humboldt St, Suite B, Bellingham, (360) 676-2070, esd.wa.gov

SMALL BUSINESS SUPPORT IN THE LEGISLATURE



In 2007, we:

- Lowered unemployment insurance rates for start-up businesses. The change saved start-up businesses an estimated \$10 million a year. (House Bill 1278)
- Improved a process for small business owners to petition unfairly burdensome regulations. If rules affect small businesses more, agencies have to develop a remedy. (House Bill 1525)
- Enhanced our state's commitment to tourism, including a local competitive grant program. Whatcom County is home to many tourism-related small businesses, and this program will offer a real benefit. (House Bill 1276, which I sponsored.)

In 2008, we:

- Adjusted streamlined sales tax rules, so businesses won't owe city business taxes when the businesses are not located in that city (House Bill 3126). There is more to do in this area and I appreciate the small business owners who have contacted me with their concerns.
- Allowed more small businesses to be eligible for group health care plans, which are generally less expensive than individual plans. (House Bill 2560)
- Gave businesses a tax credit for buying energy efficient appliances. (House Bill 3362)
- Offered reduced-interest loans for veteran-owned businesses (House Bill 3360)



FEDERAL BUSINESS INFORMATION

Business.gov, the official business link to the U.S. government,



makes it easier for small business owners to find essential information they need to run their operations, including forms, licenses, permits and regulatory information from federal, state, and local governments. Business.gov recently added a new search service and a new "Permit Me" feature.

The **Small Business Administration** has a wealth of information, including online education, financing options, newsletters, and local resources. Visit **www.sba.gov** to learn more, or call **1-800-U-ASK-SBA**. Washington's SBA office is in Seattle at 2401 Fourth Avenue, Suite 450, phone (206) 553-7310.

For **small business tax assistance**, the Internal Revenue Service offers a website resource for small businesses and self-employed

people at: www.irs.gov/businesses/small The website has electronic tax filing, forms, A-Z guide, news, online learning resources and more. The IRS also publishes a weekly e-mail eNews for Small Business, with timely reminders about upcoming tax deadlines and tax tips. You can also contact the local IRS office at: 114 W. Magnolia in Bellingham, (360) 752-4361.



STEPS FOR STARTING A BUSINESS

Do you have a great idea, but wonder where to begin turning it into a business? Here are a few steps to get you started toward business success:

- **1.** Create a business plan, by researching the market, figuring out financing, and writing your business goals.
- **2.** Determine your business structure (ownership type) and your business name.
- **3.** Secure financing, through loans and other sources.
- **4.** Get the right licenses and permits.
- **5.** Take advantage of small business assistance programs as your business grows. The local SBDC can be of assistance to get you started.